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ABSTRACT

Endorsement of the money ethic and the Protestant work ethic among past and present welfare recipients was examined in a study of three groups: 164 current recipients of Aid to Families with Dependent Children (AFDC); 159 individuals receiving AFDC while enrolled in various training programs; and 158 past AFDC recipients who are now employed. The 30-item Money Ethic Scale and Blood's 4-item scale measuring endorsement of the Protestant work ethic were administered to all three groups. Demographic data were also collected. The responses to both scales were subjected to exploratory factor analyses. Four factors determined money attitudes: good, success, evil, and budget. Employed welfare recipients tended to have higher incomes, longer job tenures, and more positive attitudes toward money than did welfare recipients regardless of whether they were in training. Most welfare recipients did not value money; rather, they took money for granted and considered it evil. Employed past welfare recipients no longer consider money evil. Welfare recipients in training programs had the strongest belief that money spent is money lost (wasted). As expected, employed past welfare recipients endorsed the Protestant work ethic more highly than the other two groups did. (Contains 49 references.) (MN)

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ENDORSEMENT OF MONEY ETHIC AND PROTESTANT WORK ETHIC

AMONG THREE GROUPS OF WELFARE RECIPIENTS

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ABSTRACT

This study examines demographic variables, money attitudes, and the Protestant Work Ethic among three groups of people who are related to Aid to Families with Dependent Children (AFDC) in the USA: (1) AFDC welfare recipients (N = 164), (2) AFDC welfare recipients in various training programs (N = 159), and (3) employed past welfare recipients (N = 158). Factor analysis results showed that there were four factors of money attitudes: Good, Success, Evil, and Budget. Discriminant analysis showed that eight variables (i.e., welfare benefits/income, Factor Good, Factor Evil, job tenure, number of children, Factor Success, Protestant Work Ethic, and Factor Budget) were entered to predict group membership. Results are discussed in light of removing specific barriers to employment among welfare recipients.

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In response to the enormous hardship caused by the Depression, President Franklin D. Roosevelt urged the US Congress to pass the Social Security Act of 1935 which was created to provide assistance to needy individuals through three public assistance programs. One of these programs was called Aid to Dependent Children, now known as Aid to Families with Dependent Children or AFDC (Ross, 1985). The AFDC program now appears to pose a problem. Since welfare for single mothers provides "an easy alternative to work" (Murray, 1984), critics have argued that the antipoverty program has created a more intractable social problem by promoting unstable single-parent families, encouraging illegitimacy and the abandonment of families by fathers, and eroding "the work ethic" (Nasar, 1986).

In August of 1996, President Bill Clinton signed a welfare reform bill which will radically overhaul the 61-year old welfare system. The new welfare reform bill limits lifetime welfare to five years and requires the head of every family to find work within two years or the family loses benefits. President Clinton claimed it: "A historic opportunity to make welfare what it was meant to be" (Church, 1996, p. 22).

Some welfare recipients have received AFDC benefits for several generations and they do not have to "work" for their "money" (welfare checks). Welfare recipients, like many non-welfare families, experience a broad range of family and personal issues that make employment difficult. There are a wide range of estimates on the prevalence of specific potential barriers to employment among welfare recipients (Olson & Pavetti, 1997). We argue that a successful transition from welfare to work may depend very strongly on several demographic variables and two fundamental values: attitudes toward money and Protestant Work Ethic. There is a dearth of empirical research concerning the

psychological meaning of money and the endorsement of the Protestant Work Ethic among welfare recipients.

The major purpose of the present study is to investigate potential barriers to employment (e.g., the demographic variables, money attitudes as measured by the Money Ethic Scale (Tang, 1992, 1995), and the endorsement of the Protestant Work Ethic (Blood, 1969)) among three groups of people: (1) AFDC welfare recipients (Group 1), (2) AFDC welfare recipients in various training programs (Group 2), and (3) employed past welfare recipients (Group 3). Literature related to money attitudes and the Protestant Work Ethic will be reviewed.

Disposition Variables

There is a renewed interest in what the individual brings to the work setting in terms of behavioral tendencies, traits, and personality (personal dispositions). Job satisfaction is quite consistent even when people changed both the employer for who they worked and their occupation (Staw, Bell, & Clausen, 1986) and has a significant genetic component (approximately 30%) (Arvey, Abraham, Bouchard, & Segal, 1989). Although it can be argued that both the person (nature) and the environment (nurture) may shape an individual's attitudes, values, and behavior patterns, it is plausible that there are consistent differences between welfare recipients and employees regarding their deep-rooted dispositions such as attitudes toward money and Work Ethic endorsement.

Attitude Toward Money and Work

Money can be considered as the instrument of commerce and as the measure of value. Managers may use money to attract, retain, and motivate their workers. Although money is used universally, the meaning of money is in the eye of the beholder

(McClelland, 1967). People's attitudes toward money are learned through the socialization process, established early in childhood, and maintained in adult life (Kirkcaldy & Furnham, 1993). Money attitudes may reflect their previous life experiences (Furnham, 1984; Wernimont & Fitzpatrick, 1972).

Money can be regarded as a motivator (Lawler, 1971) or a hygiene factor (Herzberg, Mausner, & Snyderman, 1959). In America, money is how we keep score. Workers' beliefs about money are also clearly related to their actual economic behavior. Most people in the society work very hard for their money. Thus, money attitudes are related to the Protestant Work Ethic.

The Money Ethic Scale

There are several measures of money attitudes in the literature (e.g., Burgogne, 1990; Fank, 1994; Forman, 1987; Furnham, 1984; Goldberg & Lewis, 1978; Lynn, 1991; McClure, 1984; Opsahl & Dunnette, 1966; Rubenstein, 1981; Tang, 1992, 1995; Tang & Kim, in press; Wernimont & Fitzpatrick, 1972; Yamauchi & Templer, 1982; Zelizer, 1989). In this study, we will use the Money Ethic Scale developed by Tang (1992).

In a study of full-time employees, Tang (1992) identified six factors using the 30-item Money Ethic Scale. The six factors can be grouped into three major components: affective (Good and Evil), cognitive (Achievement, Respect, and Power), and behavioral (Budget) component. Tang (1992) found that age and sex (female) are positively related to Factor Budget. Thus, older people and females tend to use their money more carefully than their counterparts. Further, high income people tend to think that money represents their Achievement and money is not Evil. Young people tend to see money as Evil.

Factor Achievement is negatively correlated with satisfaction of work, promotion, supervision, and coworkers (cf. Smith, Kendall & Hulin, 1975) and overall life satisfaction. Tang and Gilbert (1995) found that intrinsic job satisfaction is associated with Factor Power/Freedom and extrinsic job satisfaction is negatively associated with Factor Evil (cf. Weiss, Dawis, England, & Lofquist, 1967). Work Ethic is related to Factors Achievement, Respect, and Evil (Tang, 1993).

Tang (1995) found that those who score high on the Short 12-item Money Ethic Scale tend to have high economic values (cf. Allport, Vernon, & Lindzey, 1970), low religious values, high Type A behavior pattern, to be older, to have low pay satisfaction, and high political values. Tang (1992) employed the Protestant Work Ethic scale developed by Mirels and Garrett (1971) and found that it is significantly correlated with Factors Evil, Budget, and Power. Tang and Gilbert (1995) used the Blood's (1969) scale and found that the Protestant Work Ethic is significantly correlated with Factors Good, Achievement, Respect, and Power. Money Ethic endorsement also moderates the intrinsic job satisfaction-withdrawal cognition relationship and the intrinsic job satisfaction-voluntary turnover relationship (Tang & Tang, 1996). Males allocate money differently based on their endorsement of the Money Ethic, whereas females do not (Tang, 1996).

People on welfare do not have a lot of money and do not have to work for their money. Welfare benefits provide an "easy alternative to work" (Murray, 1984). One major purpose of this study is to apply the Money Ethic Scale, developed based on full-time employees, to a sample of people who are related to the welfare system in the United States and examine the factor structures of the scale. Further, since those who have

money will have more positive attitudes toward money than those who do not, thereby, we predict that employed individuals (Group 3) will have more positive attitudes toward money than welfare recipients (Groups 1 and 2).

The Protestant Work Ethic

One of the few theories to span nearly all of the social sciences has been Weber's theory of the Protestant Work Ethic (PWE) (Furnham, 1990). The Protestant Work Ethic is associated with the traits of industriousness, individualism, asceticism, and an overall valuing of work as the most worthwhile way to spend one's time (Weber, 1904-05/1958). Howell and Dipboye (1986) offered some insights concerning the endorsement of the work ethic and work motivation:

According to some critics, all work motivation originates from external inducement. There are some compelling arguments for this position. Viewed historically, there is little reason to believe that people have some inborn desire to work. Rather, the modern work ethic appears to have arisen as the result of cultural pressures, notably Calvinistic doctrine (the Protestant ethic that work pleases God) and social Darwinism (work has survival value). Modern society has traditionally regarded highly those individuals who succeed through hard work and condemned just as vigorously those who fail for lack of effort. An elaborate system of social rewards and punishments has evolved to ensure that these attitudes are instilled in children at an early age and retained throughout their lives. (p. 73).

Tang and Baumeister (1984) and Poulton and Ng (1988) reported that the endorsement of the Protestant Work Ethic is a good predictor of work-related activities

and behavioral tendencies. Furnham (1982) reported that people who strongly endorse the Protestant Work Ethic stress negative individualistic explanations for unemployment and are, by and large, more against welfare payments than those who do not strongly endorse those beliefs. Goodale (1973) found that there are significant differences in the work-related value system between the hard-core unemployed and employed unskilled or semiskilled workers. Following these arguments, welfare recipients may live in an environment with low culture pressures to work and low endorsement of the Protestant Work Ethic that is significantly different from those who work in the society.

There are several measures of the Protestant Work Ethic (e.g., Blood, 1969; Buchholz, 1976; Ho, 1984; Mirels & Garrett, 1971; Wollack, Goodale, Wijting, & Smith, 1971). By far, the most popular scales have been the Mirels and Garrett's (1971) scale and the Blood's (1969) scale (see Furnham, 1984, 1989, 1990). In the present study, Blood's (1969) 4-item scale will be used. It is logical to predict that employed past welfare recipients (Group 3) who work in the labor force will have higher endorsement of the Protestant Work Ethic than welfare recipients (Groups 1 and 2).

METHOD

Participants

Data were collected from three groups of people in the Southeastern United States. Two hundred survey questionnaires were given to each group of participants. The AFDC welfare recipients (Group 1) were randomly selected upon their visits to the public assistance office to have their re-determination for AFDC completed. Data were collected from 20 to 30 recipients per month over a seven-month period. Usable data were collected from 164 participants (return rate = 82%).

The welfare recipients in various training programs (Group 2) were randomly selected upon their visits to various training programs and workfare programs in the same region where they discussed with their assigned case manager regarding their progress in school and any problems they may have encountered (e.g., childcare services or transportation). Some of the recipients attending the training programs were self-initiated, whereas others, whose youngest child was 3 and over, were mandatory participants due to policies and procedures of the AFDC program. They attended various training programs and schools, such as Technical/Vocational School (to receive special degrees), Literacy Action (to learn basic skills of reading and writing), or College. The second group had 159 participants (return rate = 80%).

Employed past welfare recipients (Group 3) were randomly selected from AFDC caseload listings in which the recipient's case had been closed for a minimum period of six to eight months due to earnings from employment or voluntary closure on the part of the recipient because of employment. Survey questionnaires were mailed to them directly. The third group included 158 employed individuals (return rate = 79%). All participants participated in this study voluntarily and their confidentiality was protected.

Measures

Data regarding participants' demographic variables such as age, sex (coded as female = 1, male = 0), educational level, race (Caucasian = 1, African-American = 2, Hispanic = 3, Asian = 4, and American Indian = 5), marital status (single = 1, married = 2, divorced = 3, widowed = 4), welfare benefits for welfare recipients or income for employees (express in \$1,000), the number of months on AFDC, the number of months off AFDC, job tenure (in months), the number of children they have biologically, and the

number of fathers absent from the household were collected in the survey. Our data showed that .4% of the present sample had no father missing from the household, while 52.3% of the present sample had one father missing, 35.1% had two fathers missing, 10.7% had three fathers missing, and 1.4% had four fathers missing from the household. In terms of marital status, 78.3% of them were single, 5.0% were married, 14.9% were divorced, and 1.7% widowed.

Finally, a 30-item Money Ethic Scale developed by Tang (1992) and a 4-item Protestant Work Ethic Scale developed by Blood (1969) were also employed. A 5-point scale was used.

RESULTS

Factor Analysis Results of the Money Ethic Scale

A series of exploratory factor analysis was performed using the 30-item Money Ethic Scale based on data from 481 participants. Using a criterion of eigenvalues greater than one followed by a varimax rotation, a four-factor solution (20 items) was identified in this study. Factor 1 identified the attitudes that money is Good (6 items, eigenvalue = 4.79, explained variance = 23.9%, Cronbach's alpha = .82, see Table 1). This factor was very similar to Factor Good in Tang's (1992) original study. It represents an affective component of money attitudes. Factor 2 dealt with the notion that money represents one's Success (5 items). These five items were related to Factors Achievement, Respect, and Freedom/Power (Tang, 1992) were closely related to Factor Success of the short Money Ethic Scale (Tang, 1995). Thereby, these items represent the cognitive component of money attitudes. It is related to what money can do for people.

The third factor was labeled as money is Evil (7 items), an affective component. It is interesting to note that Items 12, 13, and 14 of this study were loaded properly and were related to Tang's (1992) Factor Evil. However, four additional items were also loaded on this factor. A close examination of these items revealed that Items 15, 16, 17, and 18 were related to Tang's (1992) Factors Power, Respect, Achievement, and Good, respectively. These results may reflect the fact that participants' love and hate relationships with money are somewhat mixed which is different from full-time employees and other samples (Tang, 1992, 1993; Tang & Gilbert, 1995).

Finally, Factor Budget had two items. This factor was similar to the Factor Budget of previous studies (Tang, 1992, 1995), i.e., the behavior component of money attitudes. Finally, the Cronbach's alpha for the 20-item scale was .71.

MANOVA Results

All demographic variables, 20 items of the Money Ethic Scale, and the Protestant Work Ethic were analyzed using the three groups as the classification variable in a Multivariate Analysis of Variance (MANOVA) (see Table 2). Results showed that the differences among these three groups were significant, $F(64, 862) = 27.79$, Wilks' Lambda = .107, $p = .000$. The amount of explained variance was 89.3%. Further Univariate F tests ($df = 2, 467$) showed that differences were significant for several demographic variables (education, welfare benefits/income, months off AFDC, job tenure, the number of children, and the number of fathers missing from household), all 20 money attitude items, and the Protestant Work Ethic. Significant results were further analyzed by one-way Analyses of Variance (ANOVAs) and Tukey's tests ($p < .05$) (see Table 2).

Employed past welfare recipients (Group 3) tended to have higher education levels, more income, more months off AFDC, longer job tenure, fewer children, and fewer fathers missing from the household than welfare recipients (Group 1) and welfare recipients in training programs (Group 2). Further, Group 3 also scored higher for all items of Factors Good, Success, and Budget and the Protestant work Ethic than welfare recipients (Groups 1 and 2). For items related to Factor Evil, Group 3 tended to score lower than Groups 1 and 2. That is, employed past welfare recipients did not believe that money is evil, that money can give them the opportunity to be what they want to be, that money makes people respect them, that money can buy everything, and that they value money highly than their counterparts.

Our research data were collected in 1993. At that time, the minimum wage was \$4.25. The average welfare benefits for people in Groups 1 and 2 were \$4,236.76 and \$3,593.57, respectively, whereas the average income for employees in Group 3 was \$13,864.90. As we mentioned earlier, a job at the minimum wage of \$4.25 (\$5.15) pays \$8,840 (\$10,712) for a 52-week year. Thus, it appears that individuals in Group 3 were making a little more money than the minimum wage. Employed workers had more realistic perceptions regarding money than those who were still on welfare. With the exception of several Evil items, results were in the predicted direction.

Discriminant Analysis

Correlation coefficients of all demographic variables, four factors of money attitudes, and the Protestant Work Ethic were presented in Table 3. All these variables were further analyzed by a discriminant analysis using the three groups as the major classification variable. Results of Table 4 showed that eight variables were entered in the

analysis to predict group membership (i.e., welfare benefits/income, Factor Good, Factor Evil, job tenure, number of children, Factor Success, Protestant Work Ethic, and Factor Budget). The amount of explained variance was 87.1%.

Results of the canonical discriminant functions showed that Function 1 separated employed past welfare recipients (Group 3) from welfare recipients (Groups 1 and 2), whereas Function 2 separated welfare recipients (Group 1) from welfare recipients in various training programs (Group 2). Functions 1 and 2 were both statistically significant (Chi square (16) = 940.71, $p = .0000$; Chi square (7) = 56.22, $p = .0000$, respectively). Further, the eigenvalues of Functions 1 and 2 were 5.88 and .13, respectively, whereas canonical correlations for Functions 1 and 2 were .92 and .34, respectively. Therefore, Function 1 appeared to be more powerful in explaining the differences among the groups than Function 2. The classification results reveal that 67.9% of Group 1, 65.4% of Group 2, and 98.7% of Group 3 can be predicted accurately. The percent of grouped cases correctly classified was 77.25%. The Functions predicted people in Group 3 more accurately than those in Groups 1 and 2.

Table 5 shows the standardized canonical discriminant function coefficients and pooled within-groups correlations between discriminating variables and canonical discriminant Functions. Results indicated that, in order of importance, income, job tenure, the number of months off AFDC, Factor Evil, education, and sex were strongly related to Function 1, whereas Factor Good, the number of children, Protestant Work Ethic, Factor Success, the number of fathers missing from the household, Factor Budget, the number of months on AFDC, race, age, and marital status were correlated with Function 2.

DISCUSSION

The participants in this study identified four factors of money attitudes: Good, Success, Evil, and Budget. Our results show that employed welfare recipients (Group 3) tend to have higher income, longer job tenure, and more positive attitude toward money in that money is not Evil than welfare recipients (Groups 1 and 2). Welfare recipients (Group 1) tend to think that money is not Good, that they have high Protestant Work Ethic, that they Budget their money well, have more children, and that money does not represent one's Success than welfare recipients in training programs (Group 2).

One of the important findings of this study is that welfare recipients do not value money. Most of them have very little work experience and do not have to work for their welfare benefits. Thus, they tend to take money for granted and think that money is Evil. Previous research suggests that rich people generally do not believe that money is evil (Tang, 1992). Employed past welfare recipients work very hard for their money and have more money than welfare recipients. Thus, they no longer believe that money is Evil. This finding supports Tang's (1992) study.

Several positive concepts related to money (money can give you the opportunity to be what you want to be, money makes people respect you in the community, money can buy everything, and I value money very highly) are grouped with the notion that money is evil. Due to the fact that welfare recipients (67% of the sample in this study) do not have a lot of money, these people may view money negatively. Participants in this study may have strong "mixed" feelings/emotions toward money when they consider their affective component of money (Factor Evil).

Further, although employed past welfare recipients (Group 3) have higher income, yet they do not believe that money will enable them to be what they want to be than welfare recipients (Groups 1 and 2). Thus, employees in Group 3 who have had experiences on welfare and in the work force may have more realistic expectations of money than welfare recipients in Groups 1 and 2. This finding may reveal the unique characteristics of participants in this study.

Welfare recipients in training programs (Group 2) have the strongest belief that that money spent is money lost (wasted) (see Table 2). It should be pointed out that these people currently on welfare and in various training programs are involved in earning a degree and/or learning basic skills. They now have their first-hand experiences to meet people and "work" outside their homes. They can no longer take their money (welfare checks) for granted: there is no free lunch. These experiences may cause them to spend their money carefully. This is different from those still on welfare (Group 1) who do not have to work to earn their money (welfare checks). Employed past welfare recipients (Group 3) who work full-time on their jobs and now have enjoyed their independence may feel free to use their earned money. Thus, participants' status may be significantly related to their attitude toward money.

As expected, employed past welfare recipients have higher endorsement of the Protestant Work Ethic than the other two groups. It appears that only those who are willing to work hard will be able to put forth the energy and effort to change their situation, improve their lifestyle, break the cycle of being on public assistance, and have a successful transition from welfare to work. Most welfare recipients (Groups 1 and 2) do not have long-term work experiences. This finding supports previous studies regarding

Protestant Work Ethic (Goodale, 1973; Howell & Dipboye, 1986). It may be hard to instill those hard-working values in their minds. However, President Bill Clinton's welfare reform bill limits lifetime welfare to five years and requires the head of every family to find work within two years or the family loses benefits. In the near future, thereby, welfare recipients will have to work. It is still possible to improve their self-perception and work-related attitudes through a series of training and behavior modification programs. This will be a critical and challenging process for helping the needy to become self-sufficient and less dependent on public assistance programs.

We also identified several salient demographic variables that contribute to the differences among the three groups. Employed past welfare recipients tend to have higher educational levels, fewer number of children, and fewer fathers missing from the household than welfare recipients. These important factors may be related to the major potential barriers to employment. It is speculated that the number of a recipient's biological children has an affect on individual's motivational level to become self-sufficient. Having more children may well decrease recipients' motivation to work outside their homes. Further, the availability of child-care services may be very critically related to these mothers' ability to seek training programs, schooling, or employment.

There are no significant differences among the three groups of people regarding their age, sex, race, marital status, and the number of months they were on AFDC. They can not change many of these personal demographic variables (e.g., age, sex, race, etc.). This should be considered as a positive and up-lifting good news because people should not label themselves as permanent welfare recipients. They may become self-sufficient.

Welfare reform programs may want to consider a proactive approach to prevent individuals, especially teens from getting on the welfare roll by offering seminars for teens, both males and females, on the topics of relationships and children. It has been speculated, based on our interview data, that during relationships, many teen females believe that by having a baby they would be able to claim the male (father) as their property. However, sadly as it seems, many of these males do not claim these children or females as their property. Our data show that there are many fathers missing from the household in this study. Therefore, the female is left with very few options, two of which probably include placing the child up for adoption or applying for public assistance benefits. Many are choosing the latter. Nearly a third of American children are born out of wedlock. Those children are four times as likely as the others to be poor. Unwed mothers averaged nearly 8 years on welfare, in contrast to 4.8 years overall (Gibbs, 1994). Therefore, female teens should be informed that giving birth to a child does not guarantee the longevity of a relationship with a male. Early and long-term training programs related to sex education, birth control, and family support may prevent young teens from getting on the welfare system.

Finally, the present findings may reveal the nature of exploratory factor analysis (Locke, 1976; Tang & West, 1997). Future researchers may want to use the confirmatory factor analysis to test the theory presented in this paper.

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Table 1

Factor Analysis Results

Item	Factor Loading			
	I	II	III	IV
Factor I: Good				
1. Money is important.	.80			
2. Money is good.	.79			
3. Money is valuable.	.78			
4. Money is an important factor in the lives of all of us.	.72			
5. Money is attractive.	.60			
6. I think that it is very important to save some money.	.39			
Factor II: Success				
7. Money will help you express your competence and abilities.	.72			
8. Money gives you autonomy and freedom.	.69			
9. Money is power.	.64			
10. Money is a symbol of success.	.58			
11. Money represents one's achievement.	.52			
Factor III: Evil				
12. Money is the root of all evil.		.70		
13. Money is evil.		.69		
14. Money spent is money lost (wasted).		.67		
15. Money can give you the opportunity to be what you want to be.		.65		
16. Money makes people respect you in the community.		.54		
17. Money can buy everything.		.53		
18. I value money very highly.		.52		
Factor IV: Budget				
19. I use my money very carefully.				.85
20. I budget my money very well.				.84
Cronbach's alphas (The 20-item Scale = .71)	.82	.74	.74	.78
Eigenvalue	4.79	2.87	1.86	1.63
Explained Variance	23.9%	14.4%	9.3%	8.1%

Note. $N = 471$.

Table 2

Mean Differences of Major Variables

Variable	Group			Tukey
	1	2	3	
Demographic Variables				
1. Age	32.27	31.98	31.52	
2. Sex	.96	.94	.93	
3. Education	12.55	12.93	14.56	1<2<3
4. Race	1.81	1.78	1.72	
5. Marital Status	1.35	1.33	1.48	
6. Welfare Benefits/Income (\$1,000)	4.24	3.59	13.86	1,2<3
7. Months on AFDC	73.11	58.06	69.10	
8. Months off AFDC	.23	.68	15.91	1,2<3
9. Job Tenure	.64	.42	18.60	1,2<3
10. Number of Children	2.20	1.89	1.87	2,3<1
11. Number of Fathers Missing from Household	1.74	1.54	1.52	2,3<1
Money Attitudes				
Factor I: Good				
1. Money is important.	3.60	3.99	4.47	1<2<3
2. Money is good.	3.52	3.91	4.50	1<2<3
3. Money is valuable.	3.55	3.80	4.41	1<2<3
4. Money is an important factor in the lives of all of us.	3.51	3.89	4.27	1<2<3
5. Money is attractive.	3.58	3.79	4.56	1,2<3
6. I think that it is very important to save some money.	3.62	3.75	4.77	1,2<3
Factor II: Success				
7. Money will help you express your competence and abilities.	2.74	2.90	3.47	1,2<3
8. Money gives you autonomy and freedom.	3.18	3.28	3.92	1,2<3
9. Money is power.	2.93	3.25	3.65	1<2<3
10. Money is a symbol of success.	3.22	3.39	3.81	1,2<3
11. Money represents one's achievement.	3.29	3.24	3.80	1,2<3
Factor III: Evil				
12. Money is the root of all evil.	2.94	2.95	1.70	3<1,2
13. Money is evil.	2.86	2.83	1.75	3<1,2
14. Money spent is money lost (wasted).	2.52	2.93	1.77	3<1<2
15. Money can give you the opportunity to be what you want to be.	2.73	2.72	1.54	3<1,2

Table Continues

Table 2

Continued

Item	Group			Tukey
	1	2	3	
16. Money makes people respect you in the community.	2.56	2.79	2.23	3<1
17. Money can buy everything.	2.54	2.25	1.77	3<2<1
18. I value money very highly.	3.07	3.64	2.92	1,3<2
Factor IV: Budget				
19. I use my money very carefully.	3.54	3.37	3.92	1,2<3
20. I budget my money very well.	3.44	3.32	3.85	1,2<3
Work-Related Attitude				
21. Protestant Work Ethic	13.82	12.95	15.96	2<1<3

Note. Group 1 = AFDC Welfare Recipients ($N = 158$), Group 2 = Welfare Recipients in Training Programs ($N = 158$), and Group 3 = Employed Past Welfare Recipients ($N = 155$). Sex: Female = 1, Male = 2. Marital status: Single = 1, Married = 2, Divorced = 3, Widowed = 4. MANOVA: $F(64, 862) = 27.79$, $p = .000$, Wilks' Lambda = .107, Univariate F-tests with $df = 2, 462$. Significant results are further analyzed by using Tukey's test, $p < .05$.

Table 3

Correlation Coefficients of Variables

Variable	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1. Sex		01	-02	11*	-00	08	-01	-02	07	09	-11*	-00	-02	-00	00	-07
2. Education			-11*	-00	49*	-08	29*	35*	-12*	-13*	03	29*	13*	-27*	10*	13*
3. Age				01	01	53*	08	07	35*	24*	13*	-00	03	07	-08	00
4. Race					-06	00	-00	-03	-00	-02	-06	04	-02	07	-01	-05
5. Benefits/Income						11*	56*	68*	06	00	08	46*	31*	-47*	18*	34*
6. On AFDC							15*	21*	49*	42*	-02	-00	05	02	00	-01
7. Off AFDC								86*	09	01	10*	37*	29*	-28*	20*	26*
8. Job Tenure									07	04	08	41*	28*	-35*	18*	28*
9. Children										74*	03	-06	01	05	01	-02
10. Fathers											-03	-08	01	04	-02	-01
11. Marital												06	07	-07	05	05
12. Good													43*	-25*	29*	40*
13. Success														04	23*	25*
14. Evil															-15*	-17*
15. Budget																10*
16. PWE																

Note. All decimals have been omitted for correlation coefficients. * $p < .05$.

Table 4

Discriminant Analysis Results

Step Entered	Variables In	Wilks' Lambda
1. Welfare Benefits/Income	1	.248
2. Factor Good	2	.214
3. Factor Evil	3	.183
4. Job Tenure	4	.166
5. Number of Children	5	.153
6. Factor Success	6	.140
7. Protestant Work Ethic	7	.132
8. Factor Budget	8	.129

Canonical Discriminant Functions Evaluated at Group Means (Group Centroids)

Group	Function 1	Function 2
Group 1: Welfare Recipients	-1.62	.45
Group 2: Welfare Recipients Under Training	-1.77	-.43
Group 3: Employed Past Welfare Recipients	3.43	-.01

Classification Results

Actual Group	No. of Cases	Predicted Group Membership		
		1	2	3
Group 1	156	106 67.9%	49 31.4%	1 .6%
Group 2	156	54 34.6%	102 65.4%	0 0.0%
Group 3	154	1 .6%	1 .6%	152 98.7%

Note. Percent of grouped cases correctly classified: 77.25%.

Table 5

Standardized Canonical Discriminant Function Coefficients and Pooled Within-Groups Correlations Between Discriminating Variables and Canonical Discriminant Functions

Standardized Discriminant Function Coefficient			Correlations of Variables With Functions		
Variables	Function I	Function II	Variables	Function I	Function II
1. Benefits/Income	.78	.13	1. Benefits/Income	.72*	.15
2. Job Tenure	.37	-.08	2. Job Tenure	.41*	-.04
3. Number of Children	-.31	.33	3. Off AFDC	.36*	-.02
4. Factor Good	.12	-.84	4. Factor Evil	-.29*	-.18
5. Factor Success	.32	-.15	5. Education	.17*	-.04
6. Factor Evil	-.49	-.13	6. Sex	.04*	-.03
7. Factor Budget	.11	.41	7. Factor Good	.27	-.63*
8. Protestant Work Ethic	.18	.61	8. Number of Children	-.03	.34*
			9. Protestant Work Ethic	.18	.33*
			10. Factor Success	.18	-.28*
			11. Number of Fathers	-.06	.25*
			12. Factor Budget	.12	.18*
			13. On AFDC	.04	.13*
			14. Race	.01	-.11*
			15. Age	.02	.06*
			16. Marital Status	.03	.04*

Note. *Denotes largest absolute correlation between each variable and any discriminant function.